

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA  
READING DIVISION**

In re:

ROBERT KEVIN EDINGER  
KAITLYN ELIZABETH EDINGER  
Debtor(s)

Case No. 19-12414-PMM

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Scott F. Waterman, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 04/15/2019.
- 2) The plan was confirmed on 10/24/2019.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 04/18/2024.
- 6) Number of months from filing or conversion to last payment: 60.
- 7) Number of months case was pending: 66.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$31,787.64.
- 10) Amount of unsecured claims discharged without full payment: \$8,370.47.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor \$134,790.00  
Less amount refunded to debtor \$1,925.49

**NET RECEIPTS: \$132,864.51**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan \$2,116.45  
Court Costs \$0.00  
Trustee Expenses & Compensation \$11,689.73  
Other \$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$13,806.18**

Attorney fees paid and disclosed by debtor: \$1,490.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AFFIRM INC	Unsecured	1,755.00	NA	NA	0.00	0.00
AMERICAN EXPRESS NATIONAL BAN	Unsecured	9,593.00	9,593.96	9,593.96	9,593.96	0.00
AMERICAN EXPRESS NATIONAL BAN	Unsecured	1,000.00	1,000.52	1,000.52	1,000.52	0.00
AMERICAN EXPRESS NATIONAL BAN	Unsecured	1,019.00	1,079.95	1,079.95	1,079.95	0.00
ATLAS ACQUISITIONS LLC	Unsecured	NA	705.02	705.02	705.02	0.00
BB&T	Unsecured	225.49	NA	NA	0.00	0.00
CAPITAL ONE	Unsecured	174.00	NA	NA	0.00	0.00
CAPITAL ONE BANK (USA) NA	Unsecured	14,193.00	14,193.48	14,193.48	14,193.48	0.00
CAPITAL ONE BANK (USA) NA	Unsecured	2,471.00	2,471.03	2,471.03	2,471.03	0.00
CAPITAL ONE BANK (USA) NA	Unsecured	NA	0.00	0.00	-0.13	0.00
CAPITAL ONE BANK (USA) NA	Unsecured	3,169.00	3,273.81	3,273.81	3,273.81	0.00
CAPITAL ONE BANK (USA) NA	Unsecured	3,261.00	3,370.06	3,370.06	3,370.06	0.00
CAPITAL ONE BANK (USA) NA	Unsecured	3,474.00	3,512.89	3,512.89	3,512.89	0.00
CAPITAL ONE BANK (USA) NA	Unsecured	NA	NA	0.13	0.13	0.00
CAPITAL ONE NA	Unsecured	742.00	742.15	742.15	742.15	0.00
CAPITAL ONE NA	Unsecured	1,377.00	1,445.67	1,445.67	1,445.67	0.00
CHASE BANK USA NA	Unsecured	8,729.00	8,729.04	8,729.04	8,729.04	0.00
CHASE BANK USA NA	Unsecured	773.00	773.78	773.78	773.78	0.00
CHASE BANK USA NA	Unsecured	1,662.00	1,737.72	1,737.72	1,737.72	0.00
CITIBANK NA	Unsecured	928.00	896.20	896.20	896.20	0.00
DEPARTMENT STORE NATIONAL BAN	Unsecured	1,441.00	1,441.17	1,441.17	1,441.17	0.00
DISCOVER BANK	Unsecured	659.00	710.44	669.55	669.55	0.00
DISCOVER BANK	Unsecured	737.00	780.50	771.24	771.24	0.00
FIRST COMMONWEALTH FCU	Unsecured	14,914.00	15,352.64	15,352.64	15,352.64	0.00
FIRST COMMONWEALTH FCU	Secured	5,116.00	5,177.27	5,177.27	5,177.27	0.00
HEALTH NETWORK LABORATORIES	Unsecured	67.50	NA	NA	0.00	0.00
INHOME OXYGEN & MEDICAL SUPPL	Unsecured	25.00	NA	NA	0.00	0.00
LEHIGH VALLEY HEALTH NETWORK	Unsecured	1,317.21	NA	NA	0.00	0.00
LVNV FUNDING LLC	Unsecured	2,699.00	2,795.18	2,795.18	2,795.18	0.00
LVNV FUNDING LLC	Unsecured	6,276.00	6,276.12	6,276.12	6,276.12	0.00
LVNV FUNDING LLC	Unsecured	543.00	592.46	592.46	592.46	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
MERCURY/FBT	Unsecured	2,762.00	NA	NA	0.00	0.00
MIDLAND CREDIT MANAGEMENT IN	Unsecured	NA	1,562.68	1,562.68	1,562.68	0.00
PAYPAL CREDIT	Unsecured	654.72	NA	NA	0.00	0.00
PNC BANK	Unsecured	4,159.00	4,260.86	4,260.86	4,260.86	0.00
PNC BANK	Unsecured	10,486.00	10,722.51	10,722.51	10,722.51	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	681.00	642.57	642.57	642.57	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	2,836.00	2,798.85	2,798.85	2,798.85	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	4,282.00	4,282.99	4,282.99	4,282.99	0.00
PSECU	Secured	36,274.00	35,229.47	NA	0.00	0.00
QUANTUM3 GROUP LLC as agent for	Unsecured	3,764.00	3,883.89	3,883.89	3,883.89	0.00
QUANTUM3 GROUP LLC as agent for	Unsecured	860.00	978.82	978.82	978.82	0.00
QUANTUM3 GROUP LLC as agent for	Unsecured	1,512.00	1,560.70	1,560.70	1,560.70	0.00
QUICKEN LOANS INC	Secured	141,668.00	139,536.41	271.66	271.66	0.00
RAYMOUR & FLANNIGAN	Unsecured	1,389.42	NA	NA	0.00	0.00
SYNCHRONY BANK	Unsecured	879.00	879.81	879.81	879.81	0.00
SYNCHRONY BANK	Unsecured	524.00	612.08	612.08	612.08	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$5,177.27	\$5,177.27	\$0.00
Mortgage Arrearage	\$271.66	\$271.66	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$5,448.93</b>	<b>\$5,448.93</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$113,609.53</b>	<b>\$113,609.40</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$13,806.18</u>	
Disbursements to Creditors	<u>\$119,058.33</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$132,864.51</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 10/23/2024

By: /s/ Scott F. Waterman

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.